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ABSTRACT

Information is presented on 1981-1982 costs and financial aid for full-time undergraduates in New York. Income data are reported for 2,902 students, along with information about an aid recipient's dependency status and income. Sector comparisons among financially dependent/independent undergraduates are shown. Among financially dependent recipients in each sector, a further delineation by family income category is used. Three-tenths of the full-time undergraduate aid recipients attending New York State institutions were financially independent. For financially dependent students, the percentage of total costs covered by aid remained relatively constant across all sectors. However, the amount of total aid received by dependent students within each sector varied considerably by income. The types and amounts of aid received by students varied significantly according to financial strength. Information is provided on the income distributions of recipients in various programs; the amounts of aid received from these programs; and the mix of grants, loans, and other forms of aid. The questions of whether aid was sufficient to meet financial need for the New York State students, and whether access and choice were available to minorities and women are examined. Study questionnaires are appended. (SW)

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# THREATS TO ACCESS TO POSTSECONDARY EDUCATION FOR MINORITIES AND WOMEN

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HE017 296

Dolores E. Cross, Ph.D.

President
New York State Higher
Education Services Corporation

February 1984

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# Threats to Access to Postsecondary Education For Minorities and Women

## Introduction

Actual and proposed changes in the federal and State financial aid programs in 1981 generated much interest among New York policymakers as to how the State's postsecondary students were financing their educations, i.e., how were family resources and financial aid combined to meet educational costs, what types of financial aid were used, and what were student attitudes about the availability and importance of financial aid? Also, were there pockets of unmet need, i.e., shortfalls of educational resources more prevalent among particular student types? Was educational access being threatened by such shortfalls in resources and what were the alternatives for vulnerable students? Thus, in the Fall of 1981, the President of the New York State Higher Education Services Corporation (HESC) initiated a major Student Survey to provide answers to these questions. This report focuses on data reported by Financial Aid Administrators (FAAs) on their section of the Survey, supplemented by student reporting of ethnicity, gender and family structure. A full description of the Survey's methodology and instruments is contained in Appendix A.

A previous HESC report[1] based on that survey revealed that over three-fourths (76%) of the full-time undergraduate sample received some form of financial assistance to pay for their education. For many of these aid recipients, however, the aid received, even when combined with the expected family contribution[2], did not fully cover total educational costs. To make up for this shortfall, parents and students had to use more of their own resources than the expected family contribution in order to offset the cost of a postsecondary education.

This paper examines costs and aid for full-time undergraduates grouped according to their financial dependence status (as determined by whether or not they were claimed as a dependent on their parents' income tax return). Sector[3] comparisons among financially dependent undergraduates and among financially independent undergraduates are shown and cross-comparisons of the two dependency subgroups within

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[1] "An Analysis of Financial Aid Utilization by New York State Students", NYSHESC, February 1983.

[2] Expected family contribution is that amount which the students or, in the case of financially dependent students, their parents are expected to pay toward higher education costs. It is generally calculated by federal need analysis formulae and takes into account any special circumstances.

[3] Sectors are the four subdivisions which comprise New York State's postsecondary institutional system. The public sectors are the City University of New York (CUNY) and the State University of New York (SUNY). The independent sectors include the non-profit Independent schools and the Vocational schools.

a sector are made. Among financially dependent recipients in each sector, a further delineation by family income category is used in the analysis. Four mutually exclusive income categories, $0-10,000, $10,001-20,000, $20,001-30,000 and over-$30,000 were used. Since 88% of financially independent undergraduate recipients were in the lowest income category, no division by income level was made for this group.

The aid which Survey participants utilized to fill their financial need included: New York's need-based Tuition Assistance Program grants (TAP) and merit-based scholarships and awards; federal need-based grants such as Pell and Supplemental Educational Opportunity Grants (SEOG); federally subsidized loans, e.g., Guaranteed Student Loans (GSL), Auxiliary Loans to Assist Students (ALAS), Parent Loans for Undergraduate Students (PLUS) and National Direct Student Loans (NDSL); College Work-Study (CWS) and institutionally-funded employment; opportunity program stipends and institutional scholarships, assistantships and fellowships. Financial Aid Administrators were also asked to report such sources as private scholarships or educational aid from special governmental programs such as Veterans' Benefits, Social Security, CETA, and OVR. Student loans were considered to be financial aid since they provide a governmental interest subsidy and permit students to defer a part of their college costs.

The distribution of aid recipients among Survey participants for whom Financial Aid Questionnaires were returned appears in Appendix B. Of the 3,514 full-time undergraduates who were reported as receiving financial aid, income data were reported for 2,902.

Appendix B shows survey participants' utilization of Tuition Assistance Program grants (TAP), as reported by Financial Aid Administrators, and Guaranteed Student Loans (GSL), as reported by FAAs and supplemented by HESC data. A comparison of those with known utilizations of these programs among Statewide enrollments is a measure of the representativeness of this group of sample members, i.e., those whose FAAs responded.[1] Program usage by this group was similar to that known for Statewide enrollments. Undergraduate TAP use across all sectors was 48% in the Survey, as compared with 49% known for the population. Undergraduate GSL utilization reported across all sectors was 32% for Survey participants as compared with 36% utilization known for this population.

This study is intended to bring thoughtful consideration to the relationship that exists between aid and the cost of education. By showing how a group of New York aid recipients financed their postsecondary educations in 1981-82, it is hoped that legislators, educators, administrators, student services personnel, and others associated with postsecondary education will be better prepared to address financial aid issues in ways that will improve the postsecondary educational opportunities of eligible students and foster the growth of the vital partnership that exists among educational institutions, students and their families, and State and federal government.

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[1] A more detailed discussion of sample validity and representativeness is found in An Analysis of Financial Aid Utilization by New York State Students, HESC, February 1983.

## Characteristics of Aid Recipients

This section describes the financial strength of aid recipients for whom Financial Aid Administrators provided information in the Survey. The financial strength of an aid recipient depended upon whether he or she received parental support, or was self-supporting. Generally speaking, if in the year for which the aid was received or in the prior year a student received at least $750 from his or her parents, lived in their home for at least six weeks, or was claimed as a tax dependent, then that student was considered financially dependent for financial aid purposes. If a student did not meet any of these criteria, then he or she was considered financially independent.

Information about an aid recipient's dependency status and income was provided by the Financial Aid Administrators responding to the Survey and, in some cases, was supplemented by student-reported data. Incomes for financially dependent recipients consisted of the parents' and student's gross incomes for 1980, including both taxable and non-taxable components. For financially independent recipients, income consisted of 1980 individual taxable and non-taxable earnings, including spouses' incomes where applicable.

Three-tenths of the Survey's full-time undergraduate aid recipients attending New York State institutions were financially independent (see Chart 2). A larger percentage of minority and female than of white male full-time undergraduate recipients were financially independent (34% vs. 17%). The City University of New York (CUNY)[1] and the Vocational sector[2] reported the highest proportions of financially independent students (44% and 54%, respectively). The State University of New York (SUNY)[3] and the Independent[4] sector reported very similar proportions of

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[1] The CUNY full-time undergraduate recipient sample (N=665) was composed of 67% at Senior Colleges and 33% at Community Colleges.

[2] The Vocational sector full-time recipient sample (N=171) was composed of aid recipients at degree-granting and non-degree proprietary schools.

[3] The SUNY full-time undergraduate recipient sample (N=999) was composed of 18% at University or Health Science Centers, 48% at Senior Colleges and Agricultural and Technical Schools and 34% at Community Colleges.

[4] The Independent sector full-time undergraduate recipient sample (N=917) was composed of 14% at university complexes (multiversities), 79% at 4-Year colleges and 7% at 2-Year colleges.

financially independent undergraduate recipients (24% and 23%, respectively). Overall, almost nine-tenths (88%) of financially independent recipients had incomes below $10,000 (see Chart 2).

Slightly over half (55%) of the full-time undergraduate recipients who were dependent on their parents were reported by their FAAs as having incomes of $20,000 or less. Twenty-seven percent had incomes of $10,000 or less (see Chart 1). Among full-time undergraduate recipients who responded to the sex and ethnicity items, 52% of minority females, 40% of minority males, 18% of white females and 15% of white males had family incomes of $10,000 or less.

The sectors with the greatest proportions of fihancially independent aid recipients (CUNY and Vocational schools) also had the largest proportions of dependent recipients with family incomes below $10,000, 47% for CUNY and 39% for the Vocational schools. Attendance in those sectors was more frequent among minority and female (29%) than among white male (10%) full-time undergraduate respondents. By comparison, 22% of SUNY's financially dependent undergraduate aid recipients and 20% of the Independent sector's had family incomes of less than $10,000. A larger percentage of full-time undergraduate white male respondents attended in the Independent sector than did minority and female respondents (49% vs. 37%). There was only a slight difference between the percentage of minority and female respondents and white male respondents who attended SUNY schools (37% vs. 41% respectively). However, this reflected the predominance of white females, as minorities were underrepresented.

## Total Aid and Costs

This section examines how total aid and costs reported for both financially dependent and financially independent full-time undergraduate students varied among the different sectors. Chart 3 shows the average totals of aid and costs for financially dependent recipients; Chart 4, for financially independent recipients.

Total aid included those amounts which the Financial Aid Administrator knew the student had received from grants, loans, scholarships and from institutional or private sources. College Work-Study and institutionally-funded employment were also considered as part of the total aid amount. Responses to the student questionnaire indicated that outside employment and employer assistance were additional aid sources, particularly for part-time students. Financially independent students may also need to use these to a greater extent than the dependent student because of the absence of parental support and higher living costs. However, information about employer assistance is often unavailable to the FAA, and in such cases, does not appear in the financial aid package.

The costs of maintaining his or her own residence were included as part of the independent student's indirect expenses, as well as the support of a spouse and children, where applicable. The higher cost levels reported for these students impact most heavily on minority female students. While only 11% of white male students reported one or more children living in the household, 21% of

## The "Mix" of the Aid Package

The types and amounts of aid received by students varied significantly according to financial strength. This section addresses these differences by examining the income distributions of recipients in various programs; the amounts of aid received from these programs; and the mix of grants, loans, and other forms of aid that constituted the aid package.

Recipients of Major Aid Programs. Table 1 shows the program utilization and financial status of recipients for six major student aid programs. The bottom panel indicates that the percentage of recipients who were financially independent ranged from 24% to 36% for the six programs examined. GSL had the lowest percentage of financially independent recipients, and Pell the highest.

For financially dependent recipients, the two major grant programs, TAP and Pell, were utilized most by students with family incomes below $20,000, whereas the major loan program, GSL, had larger shares of higher income students.

These utilization patterns, combined with the findings that white male recipients had lower average grant amounts and higher average GSL loan amounts, reflect the greater financial independence rates and lower incomes among minority and female recipients.

Table 1
Recipients of Major Aid Programs
Full-Time Undergraduates

| | TAP | Pell | GSL | SEOG | CWS | NDSL |
|---|---|---|---|---|---|---|
| Percent of Financially Dependent Recipients with Family Incomes: | | | | | | |
| Less than $10,000 | 31% | 35% | 21% | 20% | 19% | 13% |
| $10,001-$20,000 | 34 | 38 | 20 | 36 | 31 | 32 |
| $20,001-$30,000 | 24 | 20 | 27 | 29 | 26 | 29 |
| Above $30,000 | 11 | 7 | 32 | 15 | 24 | 26 |
| All Financially Dependent Recipients | 100% | 100% | 100% | 100% | 100% | 100% |
| Financially Independent Recipients as a % of Total Recipients | 31% | 36% | 24% | 30% | 25% | 26% |

minority and female students did so. This difference was particularly marked between minority females and white males (31% vs. 11% respectively). The aid and cost figures in Charts 3 and 4 were reported by Financial Aid Administrators; they were aggregated for 4-year and 2-year resident and commuter students.

Several interesting facts emerge from an examination of Charts 3 and 4. On a dollar basis, financially independent students in all except the Vocational sector tended to receive more aid than their dependent counterparts. Overall, the average aid package for financially independent undergraduate recipients ($3294) was greater than the aid package received by dependent students ($3071). As we shall see in the next section, however, the mix of loans and grants in the aid packages of these two groups varied significantly.

On a proportional basis, financially independent full-time undergraduate aid recipients tended to have smaller percentages of their costs covered by financial aid than did their dependent counterparts. Indirect costs were higher for financially independent students and their generally greater aid levels did not "keep up with" the higher costs. For financially independent undergraduate recipients, the proportion of total costs covered by aid ranged between 40% and 47%, except for SUNY, where it was 63%. The aid package for financially dependent recipients covered more than half of total educational costs, regardless of the sector attended. Thus, the aid-to-cost ratio was generally lower for independent recipients than for dependent recipients.

As noted above, the ratio of aid to cost for financially independent recipients at SUNY was 63%, coincidentally the same ratio as for financially dependent SUNY recipients. As Chart 4 shows, indirect costs for financially independent SUNY recipients were significantly lower than for students in the other sectors. A reason for this may be a lower proportion of financially independent students at SUNY who have familial responsibilities, i.e., dependents of their own, and thus higher living costs.

## Differences by Family Income

The foregoing discussion showed that for financially dependent students the percentage of total costs covered by aid remained relatively constant across all sectors, within a 9% range (56% to 65%). However, as Chart 5 shows, the amount of total aid received by dependent students within each sector varied considerably by income. Aid for these recipients generally decreased as income rose, although the decline in aid was more gradual than might have been expected; this was the result of greater loan use at higher incomes.

The slightly higher average aid amounts reported for recipients in the $10,000-20,000 income category at SUNY and the Independent and Vocational sectors could be the result of a higher aid application rate among students in this group because they were more aware of the availability of aid. It could also be that students in this income category were more able or willing to borrow than their lower-income colleagues, and this more than offset the reduced amounts of grant aid that they received.

Another item of interest in Table 1 is the extent to which funds from the federal campus-based programs--SEOG, CWS, and NDSL--appear to be going to middle- and higher-income families. Each of these programs shows a fairly substantial percentage of recipients from families with incomes of more than $20,000 (55% for NDSL, 50% for CWS, and 44% for SEOG). Funds in these programs were once restricted to students with low family incomes. It appears from the Survey that, since these income restrictions were eased in the 1980 Higher Education Amendments, the share of funds going to more affluent students has substantially increased.

Amount of Aid Received. Chart 6 shows how the amounts of aid received from the six principal student aid programs varied according to financial strength. As would be expected, the average amount received from TAP and Pell grants fell substantially as income rose. In both programs, the average grant for financially dependent students with family gross incomes over $30,000 was less than half of the average award for dependent students from the lowest-income families. On the other hand, the average amount borrowed through the GSL program rose in each successively higher income category. Students with family incomes above $30,000 borrowed an average of $2,257, about 15% more than the average $1,958 borrowed by the lowest-income students. The average amount of aid received in each of the three campus-based programs increased as income rose, with the exception of NDSL, where the amount borrowed fell in the over-$30,000 income category.

Generally, grants provided a larger part of the total aid dollars for financially independent undergraduates than they did for dependent undergraduates. This is understandable, since independent students tend to have lower family incomes and greater costs, making them eligible for larger grant amounts.

As the discussion of various programs indicated, the numbers and amounts of grants for dependent students decreased as income rose, while the numbers and amounts of loans rose as income increased. As a component of the aid package, institutional and scholarship aid increased markedly for dependent higher-income recipients in the Independent sector. In the public sector, however, these forms of aid were not as widely used among higher-income recipients as was borrowing.

## Is There a "Need Gap"?

One of the principal questions that the HESC Survey sought to answer was whether or not the aid packages received by New York students in 1981-82 were sufficient to meet their educational financial need--the difference between the cost of attendance and what the student or family was expected to contribute. This question had several components: First, was there a need gap; that is, to what extent were students not receiving enough aid to meet their financial need, as calculated by the Financial Aid Administrators at the institutions they were attending? Second, did the size of the need gap vary for different types or groups of students according to their financial strength? Third, did some students receive aid in excess of their need, while others had shortfalls? If so, why? This section addresses these questions.

Financial Need. A student's financial need is that amount which is needed to meet educational costs after the expected family contribution is taken into account. A basic assumption of a financial aid system based on need analysis is the obligation and willingness of the parents or student to help finance the cost of higher education. The family's or student's ability to pay is based on financial strength, which, for dependent students, is a function of family composition and size, income and assets, and a number of other factors. Families with higher incomes or fewer dependents generally are expected to contribute more toward meeting the costs of higher education than families with lower incomes or more dependents.

In the Survey, family contribution information was provided by Financial Aid Administrators; it was generally an amount calculated in accordance with federal need analysis standards or with school requirements, and included a component from students' summer earnings. In general, white male students reported much higher average parental contributions than did minority and female students.

Chart 7 shows the average financial need and average total aid for all financially independent and for all financially dependent full-time undergraduate recipients. It also shows how need and aid vary for dependent undergraduates at different income levels. This comparison helps to address the question of whether or not there is a need gap. Need amounts for students in each sector and income category were calculated as the difference between the average total cost shown in Charts 3 and 4 and the average of EFCs reported for that student group. As expected, for financially dependent students, the need for the lowest-income students in each sector is higher than the need of higher-income students, since the families of lower-income students are expected to contribute less than their wealthier counterparts. Also, for students from similar financial circumstances, need is greatest in the Independent sector, where expenses are highest. Overall, financially independent undergraduate recipients had greater financial need than their dependent counterparts. Although their expected contributions were higher than those for the parents of dependent undergraduates, their considerably higher costs resulted in more need for independent undergraduates.

Generally, the average total aid received did not meet average need except in the highest income category, where average aid, in fact, exceeded average need. A principal reason for this was that prior to the legislation requiring need analysis for GSL applicants with family incomes over $30,000, some families in that income category were apparently substituting loans for part of their expected family contributions, with the result that their aid packages exceeded the calculated financial need. The 1981 Amendments, requiring a need analysis for loan applicants in the over-$30,000 income category, were intended to eliminate this potential overlap.

While the situation presented in Chart 7 represents the average need gap for all recipients in a given income category in a sector, clearly not every recipient had an identical set of circumstances. Indeed, even where a gap existed between average need and average aid for any group of students, substantial variation in need vs. aid could have occurred among individual recipients. Some recipients may have had their need met or even over-met (that is, aid replaced part of the EFC). It was therefore appropriate to look at the proportions of recipients with unmet need, with need met, and with need over-met in each category. For purposes of this analysis, any recipient with a need gap (need minus total aid) in excess of $100 was considered to have unmet need; a recipient with need less than $100 but greater than -$100 as having need just met; a recipient whose aid exceeded need by more than $100 was considered to have aid in excess of need. The $200 range around zero need (+$100 to -$100) was selected to account for statistical variations and rounding errors.

Table 2 shows that 75% of dependent aid recipients with incomes under $10,000 had an average need gap of $1675; 5% had their need just met, and 20% had aid that exceeded need by an average of $1344. This apparent excess of aid is understandable since GSL loans processed prior to October 1981 allowed students (regardless of income level) to use GSLs to replace parental contribution, summer savings and student assets. This situation still exists for students with incomes below $30,000. Consequently, some students in this situation may appear overfunded when, under GSL regulations in force at the time, they were not. As income increased, the proportion of recipients with a need gap decreased, while the proportion with no need increased. Financially independent recipients had larger gaps between need and aid than did dependent recipients.

Table 2
Recipient Average Need Gaps
Full-Time Undergraduate

| | Recips. with Aid Less Than Need | | Recips. with Aid Equal To Need | | Recips. with Aid Exceeding Need | | All Recips. | |
|---|---|---|---|---|---|---|---|---|
| | % | Gap | % | Gap | % | Gap | % | Gap |
| Fin. Indep. | 71% | $2613 | 5% | $27 | 24% | -$1669 | 100% | $1454 |
| Fin. Dep. Income = | | | | | | | | |
| $ 0-10K | 75% | $1675 | 5% | $14 | 20% | -$1344 | 100% | $ 991 |
| 10-20K | 68 | 1507 | 6 | 11 | 26 | - 1366 | 100 | 675 |
| 20-30K | 62 | 1521 | 5 | 9 | 33 | - 1366 | 100 | 488 |
| Over 30K | 45 | 1653 | 5 | 20 | 50 | - 1601 | 100 | - 68 |
| All Dep | 64% | $1586 | 5% | $13 | 31% | -$1422 | 100% | $ 559 |
| All Undergraduate | 66% | $1921 | 5% | $17 | 29% | -$1449 | 100% | $ 828 |

From Table 2 it is clear that for many students, financial aid, even when combined with family contribution, is not adequately covering educational costs. Furthermore, certain categories of students appear to be particularly vulnerable to this shortfall, i.e., the financially independent and the low-income student. Because these student categories comprise large percentages of minority and female student enrollments, they are disproportionately affected by the need gap. Their dilemma is further compounded by the fact that they have fewer options in meeting large need gaps.

Students who cannot meet educational costs must either seek more parental support or additional funding sources. Students from ethnic minority groups were less likely than whites to indicate they could ask parents for help. For the independent student, the support is unavailable; for the family of the low-income dependent student, it is financially impossible. Among respondents who had loans or were working, minority students indicated that they were more likely to consider additional indebtedness than to seek parental help in meeting college costs, while additional employment was considered a viable option by more white than minority students. This is not surprising, considering the responsibilities (school, work, and in some cases, families) already undertaken by large proportions of minority students. However, the default potential and the prospect of formidable debt burden levels for low-income or academically marginal students may preclude their taking more or larger loans. Attrition is high for minorities and many poor students because of academic, socioeconomic and personal problems. It is then difficult to repay loans.

The remaining options, should educational costs remain unmet, would involve lowering the student's standard of living (creating hardship for the student and his/her dependents) or the downgrading of educational aspirations. These options, decreasing the credit load or withdrawing from school, were chosen at higher rates by minority respondents than by whites.

## Importance of Financial Aid for Access and Choice

Education is a worthwhile and costly enterprise. For a time it seemed that there was a national commitment to providing access and choice for minorities and women. That commitment may be in danger of erosion, the consequences of which could be:

1. The alienation of the poor, minorities and other new groups to higher education who expected the opportunity to better themselves,
2. the resegregation of our colleges,
3. the nation's failure to develop its human potential and revitalize its economy,
4. an increasing number of institutional closures,
5. the elimination of retraining and advancement opportunities for older and returning students,
6. increasing numbers of single-parent, female-headed families who remain dependent on government social programs, and their children after them.

For many minority students, student financial aid represents a critical link between their economic background and their higher education aspirations. Over four-fifths of Survey respondents who received aid indicated that for them to maintain access to higher education, financial aid was very important. Eighty-three percent of all aid recipients who responded stated that financial aid was necessary for them to attend their present school. However, this included only 79% of white aid recipients compared to 96% of the black and 94% of the Hispanic aid recipient respondents. Clearly, minorities perceived financial aid as an integral part of their educations to a greater extent than did whites. This may be because minorities were more dependent on need-based aid and/or because smaller percentages of minority students received financial assistance from their parents. This perceived necessity of financial aid could lead minority students to feel threatened whenever aid cutbacks were proposed, whether or not they were directly affected.

Students in the self-supporting status have no "safety net" available to provide additional funds. Those with families also have others who are dependent on them. This no doubt produces anxiety and pressure, which lower academic achievement and contribute to higher drop-out rates. Thus, proposals to cut back social program funds and financial aid places many female and minority students in double jeopardy.

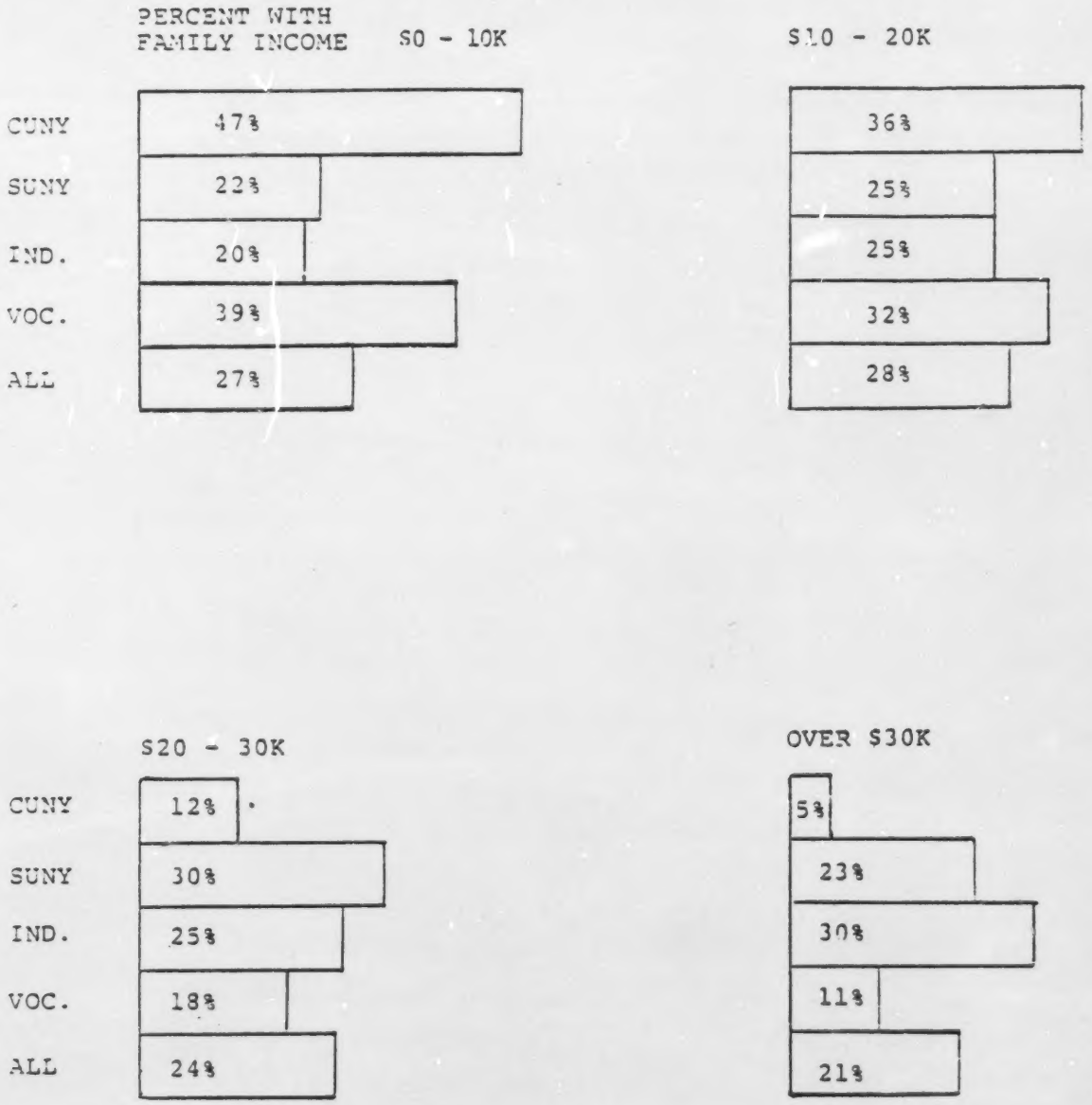
## Summary

The benefits that have accrued to this country because of its dynamic, responsive, and flexible postsecondary education system cannot be denied. More than ever before, Americans are making meaningful progress toward achieving the democratic ideals of freedom, equality, and choice because of the opportunities afforded them by universities, colleges and other postsecondary institutions throughout the country.

These opportunities, however, have become increasingly dependent upon the availability of sufficient financial resources both to offset rising education costs and to promote the growth and development of educational opportunity. In 1981-82, over twelve million students paid an estimated $13.5 billion in tuition and fees and another $7.5 billion for room, board, and related expenses. To help offset these high costs, federal and state legislatures have established over the years a variety of student aid programs. In 1981-82, the major federal and state aid programs met roughly sixty-two percent of the total cost of postsecondary education in America. Thus, government, along with educational institutions and students and their families, has become a significant partner in the financing of postsecondary education. Any reduction in government aid would adversely affect the educational aspirations of many students.

Charts Referenced in Findings

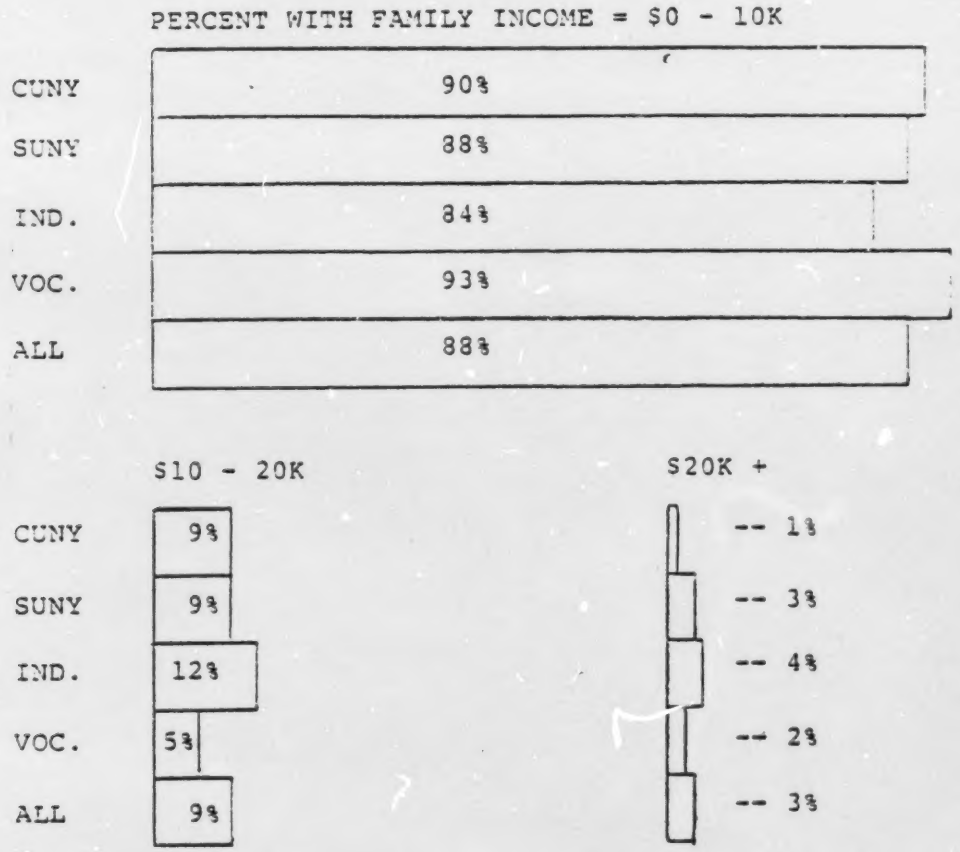
CHART 1 FINANCIAL STATUS OF FULL-TIME UNDERGRADUATE RECIPIENTS
FAMILY INCOME DISTRIBUTION FOR FINANCIALLY DEPENDENT RECIPIENTS



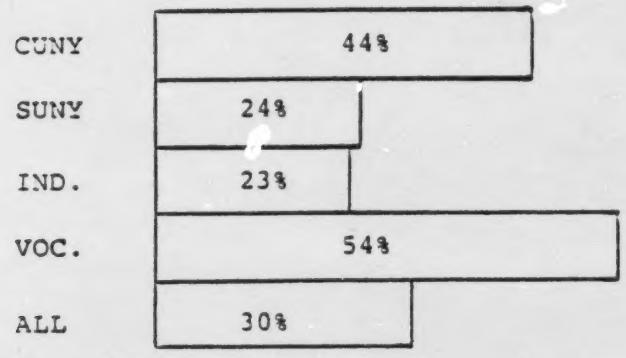

N TOT = 1921
CUNY N = 375
SUNY N = 757
IND. N = 710
VOC. N = 79

CHART 2 FINANCIAL STATUS OF FULL-TIME UNDERGRADUATE RECIPIENTS

STUDENT INCOME DISTRIBUTION FOR FINANCIALLY INDEPENDENT RECIPIENTS

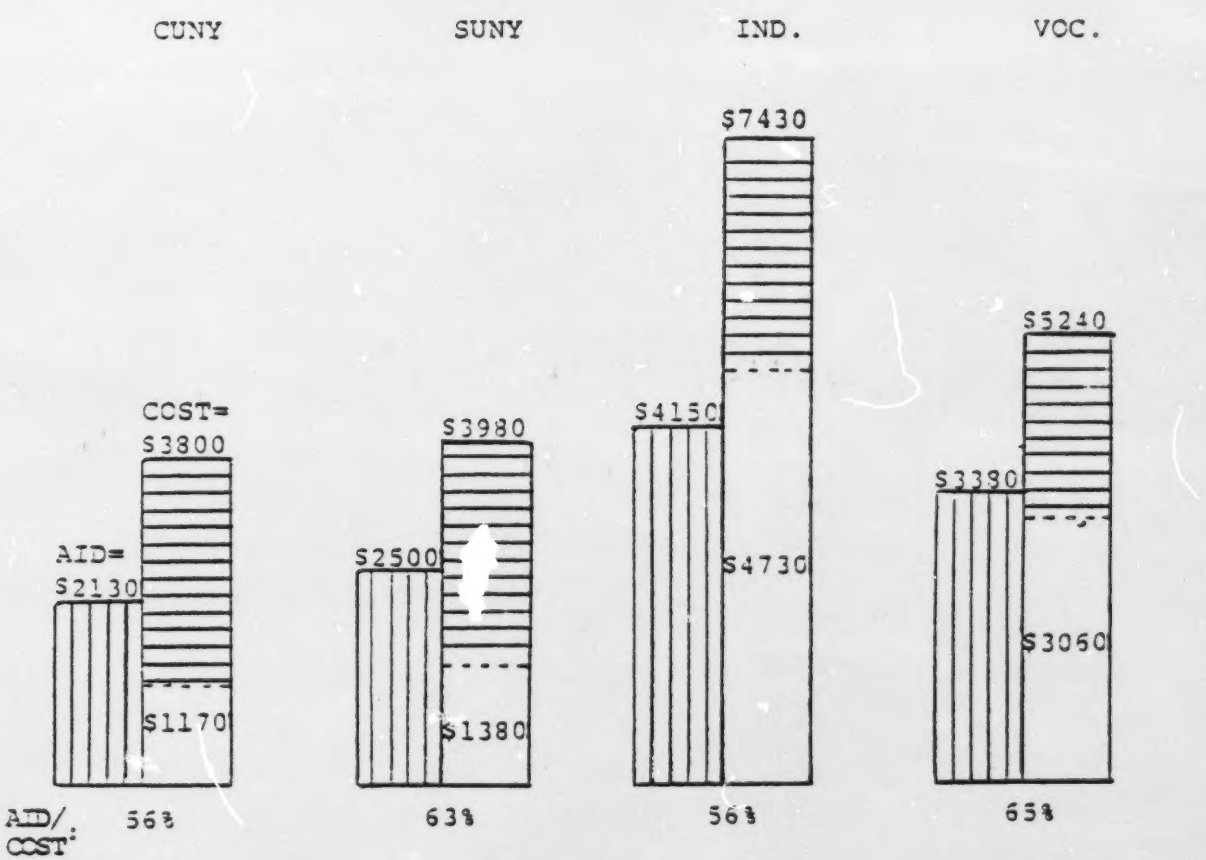



PROPORTIONS OF AID RECIPIENTS WHO ARE FINANCIALLY INDEPENDENT




N TOT = 831
CUNY N = 290
SUNY N = 242
IND. N = 207
VOC. N = 92

CHART 3 EDUCATIONAL COSTS AND FINANCIAL AID
FOR FINANCIALLY DEPENDENT FULL-TIME UNDERGRADUATES

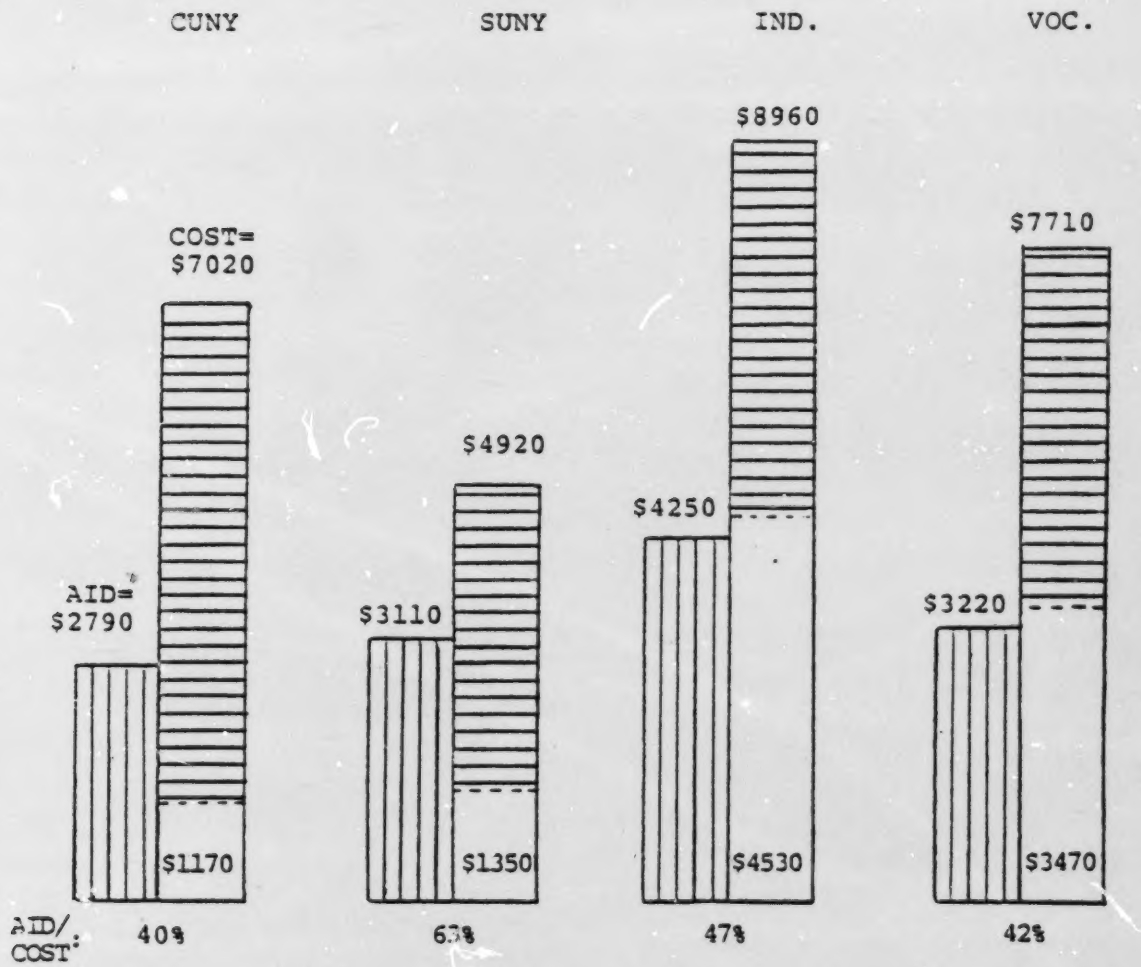



TOTAL AID (Grants, Scholarships, Fellowships, Tuition Waivers, Academic Year Employment, Loans).

DIRECT COSTS (Tuition, Fees, Books and Supplies).

INDIRECT COSTS (Room, Board, Transportation, Medical, Personal Expenses).

CHART 4 EDUCATIONAL COSTS AND FINANCIAL AID
FOR FINANCIALLY INDEPENDENT FULL-TIME UNDERGRADUATES




KEY

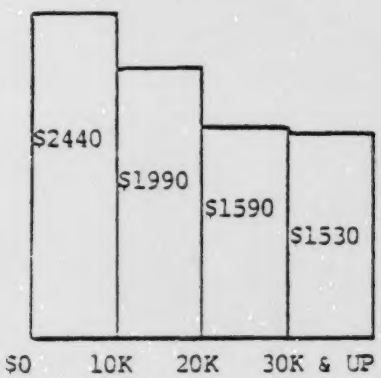
TOTAL AID (Grants, Scholarships, Fellowships, Tuition Waivers, Academic Year Employment, Loans).

DIRECT COSTS (Tuition, Fees, Books and Supplies).

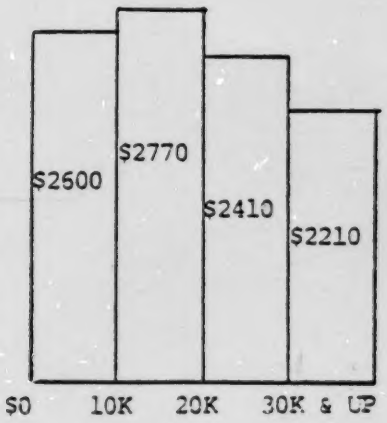
INDIRECT COSTS (Room, Board, Transportation, Medical, Personal Expenses).

CHART 5 TOTAL AID FOR FINANCIALLY DEPENDENT FULL-TIME UNDERGRADUATES

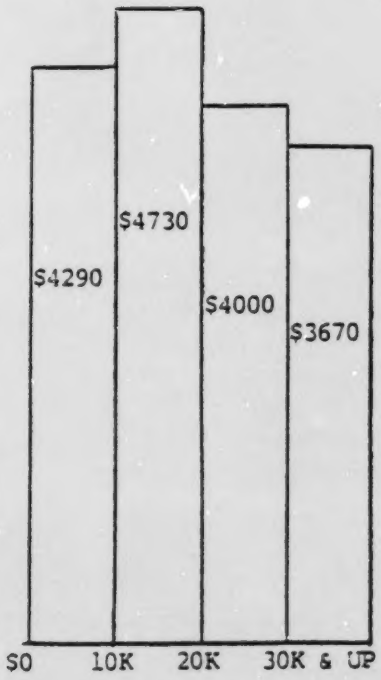
CUNY




SUNY




IND




VOC

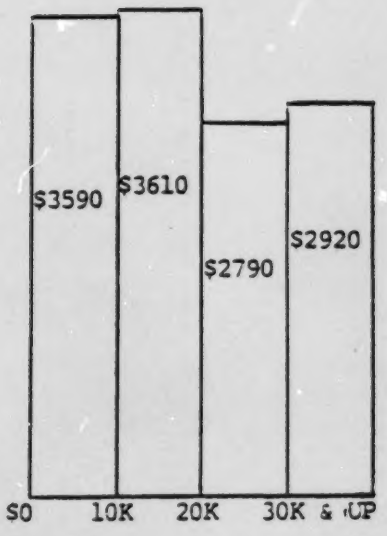


CHART 6 AVERAGE AMOUNT OF AID FOR MAJOR PROGRAMS
FULL-TIME UNDERGRADUATES

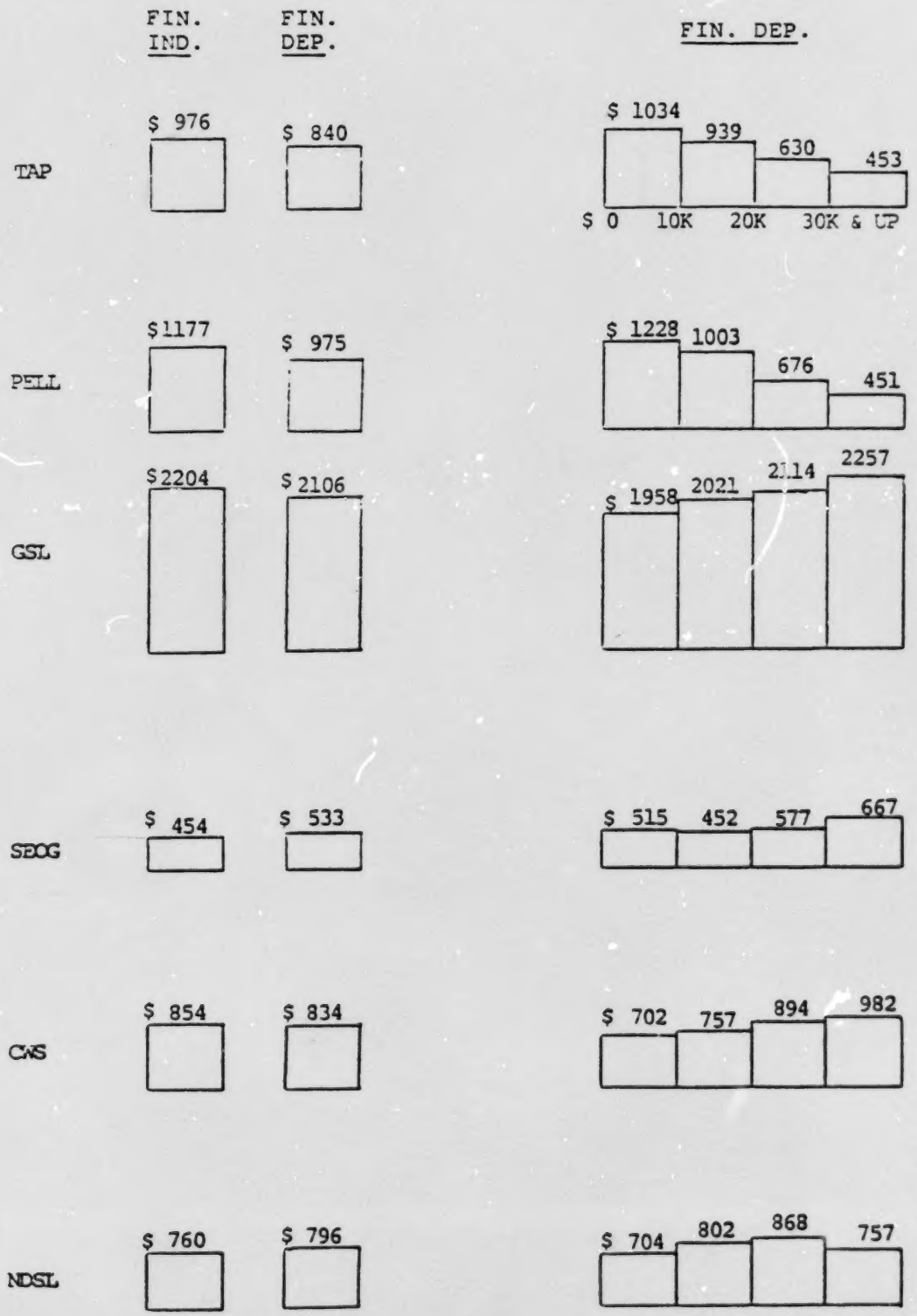
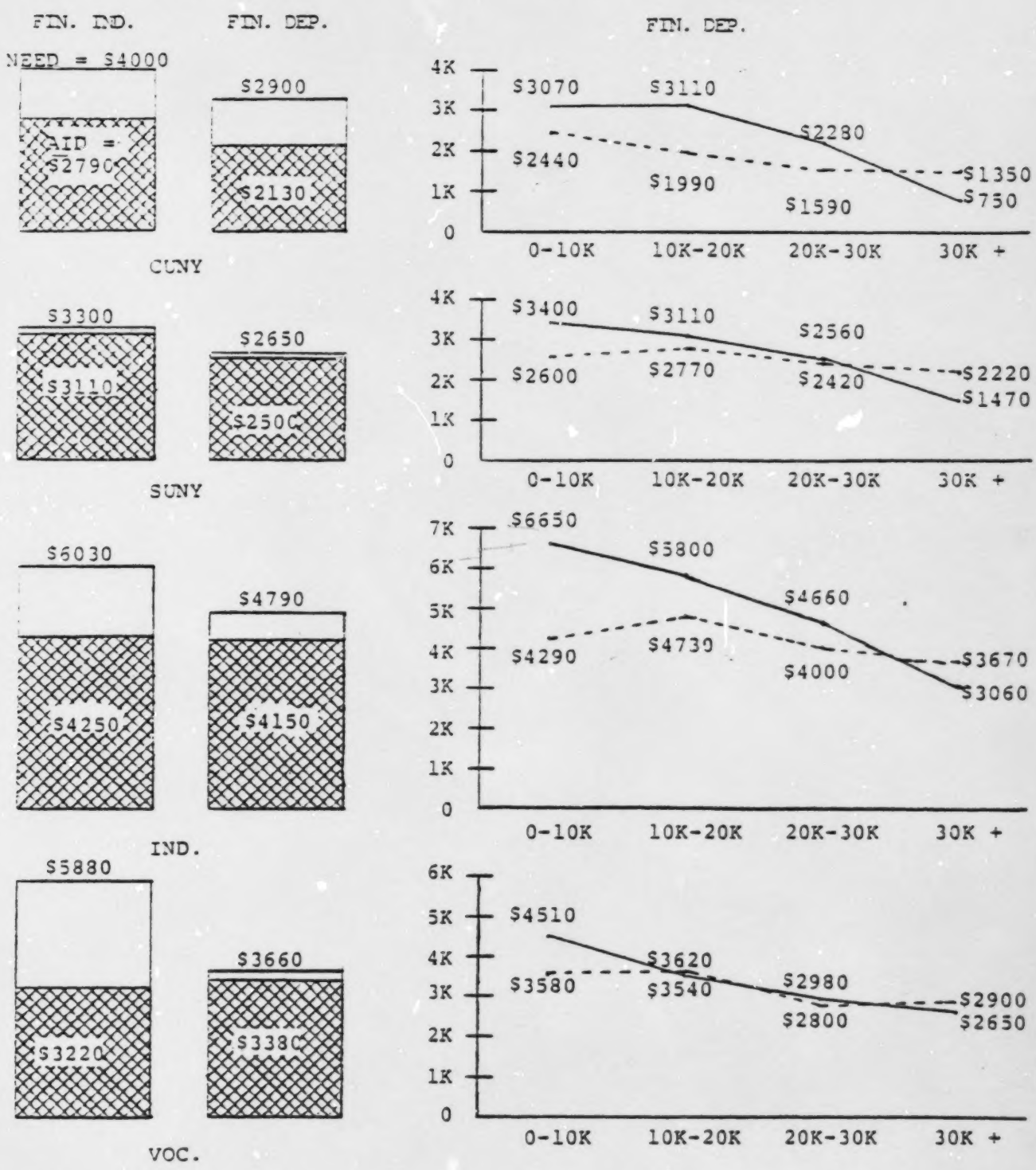


CHART 7 FINANCIAL AID AND NEED FOR FULL-TIME UNDERGRADUATE RECIPIENTS



# APPENDIX A

## A. Survey Design

The Higher Education Services Corporation Student Survey sampled students enrolled* in New York State postsecondary institutions during the fall semester of the 1981-82 academic year. The surveyed population included part-time and non-matriculated students. The intent of the Survey was to collect information on how New York students finance their college education.

To achieve these purposes, the following design concepts were employed in the development of the Survey:

### 1. Cluster Simple Random Sample

In order to ensure a representative sample, all institutions that were certified for TAP, GSL, or Pell were invited to participate in the Survey. A sample of 1 percent of fall 1981 enrollees was selected.

### 2. Sample Selection by Institutional Registrar

The inclusion of aid non-recipients necessitated using institutional enrollment lists for sample selection. The burden of the sample selection process was borne by the Registrar at each participating institution. HESC supplied each Registrar with a table of random numbers to assist in the selection of students from the institution's enrollment roster. However, the Registrar had to assemble the enrollment roster and select a sample equal to 1 percent of the total enrollment.

---

* Excluding foreign students, high school students, and cross-registrants (students enrolled at two schools).

3. Three-Part Survey Instrument

For each student selected to be in the sample, three separate questionnaires were administered. They were sent to the following participants:

Registrar - This questionnaire was intended to collect information concerning the student's enrollment status, number of credit hours, and type of program.

Financial Aid Officer - This questionnaire was intended to collect information concerning the student's financial strength. The Financial Aid Officer was required to supply that information which was routinely attainable in the performance of his work.

Student - This questionnaire was intended to collect information also concerning the student's financial aid package and financial strength. In addition, it contained questions concerning the student's perception of financial aid and the role that it plays in his college financing.

The manner in which these design concepts were employed in the design and execution of the Student Survey can best be understood by presenting the data collection process.

B. Data Collection Process

The data collection process for the Student Survey included four separate steps or functions. These functions were as follows:

1. Institutional Authorization

The Student Survey required extensive cooperation from the Registrars and Financial Aid Officers. Further, it required that the institution release confidential information on selected students. For this reason, every post-secondary institution in New York State* was sent a package describing the purpose of the Student Survey and the work that would be required of them if they chose to participate. Included was an authorization form to be returned to HESC indicating their agreement to participate and the names of designated contact persons in the Registrar and Financial Aid Offices.

2. Sample Selection

Once a returned authorization for the institution was received by the Corporation, the Registrar was sent a Sample Selection Packet. Included was a Sample Selection Worksheet** that contained a set of random decimals equal in number to about 1½ percent of the institution's 1980 enrollment. The Registrar was instructed to multiply each of these random decimals by the actual fall 1981 enrollment for the institution until a sample equal to 1 percent of the fall 1981 enrollment was selected. The resulting series of

---

* If approved for the 1981-82 academic year to participate in the GSL, Pell, or TAP program.

** Sample Worksheet appears on page

numbers represented the sequence numbers of the students who were to be selected for inclusion in the sample. Each sequence number represented a student's relative placement on the institution's enrollment roster. Once the students were selected from the enrollment roster, the Registrar assigned each a Survey Identification Number. These numbers were the only technique used on the three Survey Instruments to match and compare responses. Student names, addresses, and identification numbers were transmitted via the Turn-Around Document to the Financial Aid contact and to HESC.

3. Questionnaire Mailing

Once the list of selected students was received by HESC, it was keypunched and an entry recorded on the database of Survey participants for each student. A label was then generated and affixed to a Student Questionnaire, which was mailed to the student's campus address. Note that, concurrently, the Financial Aid Officer and Registrar were completing their Survey instruments.

4. Response Processing

As the Survey instruments were returned, they were screened and then keypunched. The data processing system that was employed enabled the Corporation to enter onto the computer the separate questionnaire portions (Student, FAO, or Registrar Questionnaires) as they were returned. In this manner, all three portions did not have to be returned to begin the analysis effort.

C. The Financial Aid Questionnaire

In order to allow adequate time for Registrars to select the student samples, the Financial Aid packages were sent out approximately two weeks after the Registrar mailings. Each package contained a single questionnaire and one answer sheet per sample member. The answer sheets were designed to be directly keypunchable, thereby eliminating the need to transfer data. Financial Aid Officers were requested to provide that information which was available on their records.

The Financial Aid Questionnaire was a revised version of the one used in the Pilot Test and was updated to include both fall and spring information. Its redesign was based on response rate to questions on the earlier instrument and on recommendations from the Advisory Panel. In an effort to keep it concise and still comprehensive, the instrument was formatted to six sections:

1. Student information, providing the attendance status and availability of aid information for the student.

2. Cost of attendance, providing budget data for direct and indirect educational costs.

3. Financial strength, providing income data for the student and, in the case of a dependent student, parents.

4. Student resource data, detailing family contribution components for the student and parents (of a dependent student). Contribution and income information from the financial aid application was requested, if one was filed.

5. Financial aid, providing data on financial aid received by the student.

6. Student indebtedness, information on the student's outstanding prior educational loans.

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New York State
Higher Education
Services Corporation
Albany NY 12255

# Financial Aid Administrator Questionnaire

Please supply the following information for the students on your yellow copy of the Turn-Around Document. Use one answer sheet per student to enter responses in the boxes indicated. Enter the student's Survey Identification Number on each answer sheet. USE LEADING ZEROES WHERE NECESSARY; i.e., 123 =

| 0 | 1 | 2 | 3 |
|---|---|---|---|

## STUDENT INFORMATION

A. If no financial aid information is available, please indicate the status which best applies. (Enter the appropriate code number in boxes 14-15 on the answer sheet).

01 = Student did not apply for aid for 1981-82.
02 = Student withdrew Fall '81 semester
03 = Student withdrew Spring '82 semester
04 = Student graduated prior to 81-82 academic year
05 = Student transferred to another school Fall '81
06 = Student transferred to another school Spring '82
07 = Student is part-time, receives no aid
08 = Student is not matriculated, receives no aid
09 = Student is out-of-state resident, receives no aid
10 = Other (Comment on back of Answer Sheet)

B. What is the student's dependency status?

| Box 16 = Fall Semester '81 | Box 17 = Spring Semester '82 |
|---|---|
| 1 = Dependent | 1 = Dependent |
| 2 = Independent | 2 = Independent |
| 9 = Unavailable | 9 = Unavailable |

## COST OF ATTENDANCE

C. Please indicate, to the nearest dollar, the following costs for the student during the 1981-82 academic year. If none, enter zero.

| | |
|---|---|
| Tuition | (Enter in boxes 18-22) |
| Fees | (Enter in boxes 23-25) |
| Books, Supplies, Uniforms | (Enter in boxes 26-28) |

D. What is the basis for the costs in C? (Enter in box 29)

1 = Annual Cost
2 = Semester Cost
3 = Trimester Cost

E. Has a Financial Aid office budget been established for the student for the 1981-82 academic year? (Enter in box 30).

1 = Yes
2 = No

If E = 2, PLEASE GO TO I.

F. Is the student a resident or commuter?

Box 31 = Fall Semester '81
1 = Resident
2 = Commuter

Box 32 = Spring Semester '82
1 = Resident
2 = Commuter

G. Please enter the following costs, to the nearest dollar, for the student for the 1981-82 academic year. If none, enter 0000 or 000.

Room/Housing (Enter in boxes 33-36)
Board/Food (Enter in boxes 37-40)
Total Room & Board (Enter in boxes 41-44)
Transportation (Enter in boxes 45-48)
Personal (Enter in boxes 49-51)
Child Care (Enter in boxes 52-55)
Medical (Enter in boxes 56-58)
Other (Enter in boxes 59-61)

H. How many months in the budget period for G (Enter in boxes 62-63).

FINANCIAL STRENGTH

I. If the student is DEPENDENT, please enter parent(s) or guardian's 1980 adjusted gross income in boxes 64-68. (If none, enter 00000; if unavailable, insert 99999). Use line 23 from the FAF.

J. If student is DEPENDENT, please enter parent(s) or guardian's total 1980 non-taxable income in boxes 69-72. (If none, enter 0000; if unavailable, insert 9999). Use the sum of lines 27a, b, c on the FAF.

K. Student's (and spouse's) income (Enter in boxes 73-77; if none, enter 00000; if unavailable, insert 99999). Use line 23 from the FAF.

L. Student's (and spouse's) total 1980 non-taxable income (Enter in boxes 78-81; if none, enter 0000; if unavailable, insert 9999). Use lines 27a, b, c from the FAF.

STUDENT RESOURCE DATA

Please report the amounts of all resources used in packaging the student's 1981-82 academic year. If an exact figure is unavailable, use an estimate.

M. Parental contribution (Enter in boxes 82-85; if none, enter 0000)

Note: Parental Contribution should include PLUS or other loans taken by parents to pay for student's education.

How was the family contribution in M arrived at? (Enter in box 86)

1 = Actual Parental Contribution
2 = Parental contribution as calculated from the Federal Needs Analysis test
3 = Expected contribution (school estimate)

N. Total student contribution for the 1981-82 academic year (Enter in boxes 87-90).

How was the above student contribution arrived at? (Enter in box 91)

1 = Actual Student Contribution
2 = Student Contribution as calculated from the Federal Needs Analysis Test

3 = Expected (by school)

Contribution from earnings. (Enter in boxes 92-95; if none, enter 0000)

Contribution from loans (GSL, ALAS, NDSL) which the student will have to repay (Enter in boxes 96-99; if none, enter 0000)

Contribution from other sources (savings or assets). (Enter in boxes 100-103; if none, enter 0000)

If asset information was used in calculation of the Parental or Student Contributions, please indicate the amount. (Enter in boxes 104-109; if none, enter 000000)

FINANCIAL AID

O. Referring to the following list, please indicate the type(s) and amount(s) of aid received by the student for the 1981-82 academic year. Use codes listed to indicate type and indicate amount to nearest dollar. (Enter consecutively; aid type 1, aid amount 1; aid type 2, aid amount 2, etc. in boxes 110-145 leaving blank boxes where space is not needed). If more than 6 types of aid are received, enter the 5 largest sources in boxes 110-139, enter 30 (=other) in boxes 140-141, and enter the sum of all other aid in boxes 142-145.

01 TAP/STAP
02 NYS Scholarship
03 Pell Grant
04 GI Bill
05 Social Security Ed. Benefits
06 SEOG
07 Opportunity Programs (EOP, HEOP, SEEK, CD)
08 CETA
09 WIN
10 OVR
11 Institutional Scholarship
12 Private Scholarship
13 Graduate Assistantship
14 Graduate Fellowship
15 Tuition Waiver

16 GSL - New York State
17 GSL - Other State
18 NDSL
19 PLUS
20 ALAS
21 CWS
22 Institutionally funded employment
30 Other (Comment on back of Answer Sheet)

STUDENT INDEBTEDNESS

P. According to your files, what is the total amount of the student's outstanding loans for educational purposes prior to Fall 1981? (Enter in boxes 146-150).

# Financial Aid Answer Sheet

Survey ID # (1–13)

Info Avail. (14–15)

Dependent Fall (16)

Dependent Spring (17)

Tuition (18–22)

Fees (23–25)

Books Supplies (26–28)

Costs N/S/T (29)

Budget (30)

Res/Comm Fall (31)

R/C Spring (32)

Room (33–36)

Board (37–40)

Total R/B (41–44)

Trans (45–48)

Personal (49–51)

Child Care (52–55)

Medical (56–58)

Other (59–61)

Budget # Mos (62–63)

Parents Taxable (64–68)

Parents Non-Tax (69–72)

Student/Sp Taxable (73–77)

Student/Sp Non-Tax (78–81)

Parent Contr (82–85)

PC Source (86)

Tot. Stud. Contr. (87–90)

SC Source (91)

Cont. from Earn. '81-82 (92–95)

Contr. from Loans (96–99)

Contr. from Other Sources (100–103)

Assets (104–109)

Aid Type 1 (110/111)

Aid Amt. 1 (112–115)

Aid Type 2 (116/117)

Aid Amt. 2 (118–121)

Aid Type 3 (122/123)

Aid Amt. 3 (124–127)

Aid Type 4 (128/129)

Aid Amt. 4 (130–133)

Aid Type 5 (134/135)

Aid Amt. 5 (136–139)

Aid Type 6 (140/141)

Aid Amt. 6 (142–145)

Outst. Loans (146–150)

NOT FOR KEYPUNCH

Please use the back of this answer sheet to note any comments

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New York State
Higher Education
Services Corporation
Albany NY 12255

# Part A - Background Information

1. Birthdate ☐☐ ☐☐ ☐☐ (month day year)

2. Sex 1☐ Female 2☐ Male

3. Marital Status 1☐ Single 2☐ Married 3☐ Separated/divorced/widowed

4. How many months will you be in college or vocational school from September 1981 through May 1982? (Count a month if you were or will be in school at least part of the month. Answers can range from 0 months to 9 months.) ☐

5. Are you a legal resident of New York State? 1☐ Yes 2☐ No

6. Are you a resident or commuter student? 1☐ Resident 2☐ Commuter

7. What is the highest level of formal education that your father completed?

Circle highest year completed

| Grade School | | | | | | | | High School | | | | | | | College Graduate | | | | Graduate Study |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NONE | K | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 OR MORE |

99☐ Don't Know

8. What is the highest level of formal education that your mother completed?

Circle highest year completed

| Grade School | | | | | | | | High School | | | | | | | College Graduate | | | | Graduate Study |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NONE | K | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 OR MORE |

99☐ Don't Know

9. Were you claimed as a tax exemption on your parent(s)' or guardian's 1980 Federal Income Tax Return?
1☐ Yes 2☐ No 9☐ Don't Know

10. Did your parent(s) or guardian contribute more than $750 to your support during 1980?
1☐ Yes 2☐ No 9☐ Don't Know

11. Which family members, if any, are in your household? (If none, check here 0☐)

| | | How Many? |
|---|---|---|
| 1☐ Mother | 4☐ Brother(s)..... | ☐ |
| 2☐ Father | 5☐ Sister(s)..... | ☐ |
| 3☐ Spouse | 6☐ Your Child(ren).... | ☐ |

12. How many of the people in your household, including you, are attending a college or vocational school for one or more of the months September 1981 through May 1982? ☐

# Part B- Educational Resources & Expenses

13. How many months will you work from September 1981 through May 1982? (Count a month if you worked or expect to work at least part of the month. Answers can range from 0 months to 9 months.) ☐

14. If you are NOT working during the 1981-82 academic year, please go on to #15. If you ARE working, please fill in your weekly hours and pay across from the type(s) of job(s) you have.

| | Weekly Hours Worked | Weekly Gross Pay |
|---|---|---|
| 1 ☐ Graduate or Resident Assistantship or Internship | ☐☐ | $☐☐☐.00 |
| 2 ☐ College Work-Study Program | ☐☐ | $☐☐☐.00 |
| 3 ☐ Other Job On-Campus | ☐☐ | $☐☐☐.00 |
| 4 ☐ Other Job Off-Campus; Not Connected with school | ☐☐ | $☐☐☐.00 |
| 5 ☐ Job Off-Campus; Employer Helps Pay for School | ☐☐ | $☐☐☐.00 |

15. Please check all the sources you expect will help you pay for your 1981-82 academic year.

- 01 ☐ TAP (Tuition Assistance Program)
- 02 ☐ N.Y.S. Scholarship (Regents or Other)
- 03 ☐ GSL (Guaranteed Student Loan)
- 04 ☐ PLUS (Parental Loans for Undergraduates)
- 05 ☐ ALAS (Auxiliary Loans to Assist Students)
- 06 ☐ PASS (Parents & Students Savings)
- 07 ☐ N.Y.S. Tax Credit for Tuition Paid
- 08 ☐ PELL Grant (Formerly BEOG)
- 09 ☐ SEOG (Supplemental Education Opportunity Grant)
- 10 ☐ Opportunity Program (EOP/HEOP/SEEK/CD)
- 11 ☐ Veteran's Administration Benefits
- 12 ☐ Social Security Educational Benefits
- 13 ☐ NDSL (National Direct Student Loan)
- 14 ☐ Graduate Fellowship (Tuition and/or Stipend without working)
- 15 ☐ Scholarship from School (Tuition Waiver Only)
- 16 ☐ Scholarship from School (Tuition plus Stipend)
- 17 ☐ Scholarship (not from school or N.Y.S.)
- 18 ☐ Financial Assistance from Employer
- 19 ☐ Other

- 20 ☐ NO FINANCIAL AID from any of these sources

16. If you checked 17, 18 or 19 in #15 above, please give us the name of the group, organization, or employer that helps pay for your education.

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

17. Please estimate the TOTAL amount you will receive from ALL of the sources in #15 to help you pay for your 1981-82 academic year. $☐,☐☐☐.00

18. Please estimate how much of the amount in #17 consists of LOANS that you or your family must repay. $☐,☐☐☐.00

19. What is the total amount of all loans you now owe for educational purposes, including the 1981-82 academic year? (If none, enter $00000. DO NOT include loans from relatives or friends). $☐☐,☐☐☐.00

20. Please estimate your 1981-82 academic year expenses in each of the following categories. COMMUTERS PLEASE NOTE: Include only housing and food expenses which apply to you and anyone you support during the months you are in school. Please include estimates of YOUR housing and food expenses even if you are a part-time student or dependent student.

Tuition $ ,___.00 Fees $ ___.00 Books Supplies Uniforms $ ,___.00

Room/ Housing $ ,___.00 Board/ Food $ ,___.00 Transportation $ ,___.00

Misc. Educational (Incl. Child Care) $ ,___.00 TOTAL $ ___,___.00

21. Approximately how much do you personally expect to pay toward the 1981-82 academic year TOTAL expenses in #20? (If none, enter $00000. Include money received from your husband or wife, if applicable. DO NOT include money from grants, scholarships, or loans.)

$ ___,___.00

22. Approximately how much money do your parent(s)/guardian (or other relatives or friends) contribute toward the 1981-82 academic year TOTAL expenses in #20? (If none, enter $00000).

$ ___,___.00

23. If your total educational expenses are higher than the amount you receive from all financial aid sources plus the family and student contribution(s) you listed above, what options do you have? (Check all that apply.)

1. ☐ Apply for a loan or another loan
2. ☐ Work or take an additional job
3. ☐ Ask parents for money or more money
4. ☐ Withdraw from a course to work
5. ☐ Withdraw from school to work
6. ☐ Other

# Part C- Financial Aid Considerations

24. Is student financial aid necessary to allow you to attend your present school?
    1. ☐ Yes - Financial aid is necessary to allow me to attend this school.
    2. ☐ No - I could still attend this school without the financial aid I receive.
    3. ☐ No - I receive no aid.

25. Is student financial aid necessary to allow you to attend any school at all?
    1. ☐ Yes - Financial aid is necessary to allow me to attend any school.
    2. ☐ No - I could still attend some kind of school without the financial aid I receive.
    3. ☐ No - I receive no aid.

26. Are you attending school full-time or part-time (as defined by your school)?
    1. ☐ Full-time 2. ☐ Part-time 7. ☐ Don't Know

Please answer A or B.

A. FOR FULL-TIME STUDENTS: Would you switch to part-time if sufficient financial aid were available? 1. ☐ Yes 2. ☐ No

B. FOR PART-TIME STUDENTS: Which factors prevent you from attending school full-time? (Check all that apply.)

- 0 ☐ Not applicable to me; I prefer attending school part-time.
- 1 ☐ I am working to finance my education.
- 2 ☐ I am working to support myself and/or others.
- 3 ☐ Family obligations prevent me from attending school full-time.
- 4 ☐ Lack of money prevents me from attending school full-time.
- 5 ☐ Other

27. How important was each of the following factors in your decision to attend your present school?

| | Not Important | Somewhat Important | Very Important |
|---|---|---|---|
| a Academic Program | 1 ☐ | 2 ☐ | 3 ☐ |
| b Affordability of Attendance | 1 ☐ | 2 ☐ | 3 ☐ |
| c Campus Life/Student Activities | 1 ☐ | 2 ☐ | 3 ☐ |
| d Financial Aid or Scholarship Received | 1 ☐ | 2 ☐ | 3 ☐ |
| e Length of Program | 1 ☐ | 2 ☐ | 3 ☐ |
| f Location in New York State | 1 ☐ | 2 ☐ | 3 ☐ |
| g Location Near Home | 1 ☐ | 2 ☐ | 3 ☐ |
| h Other Family Members Attended | 1 ☐ | 2 ☐ | 3 ☐ |
| i Prestige or Reputation of School | 1 ☐ | 2 ☐ | 3 ☐ |
| j Religious Affiliation | 1 ☐ | 2 ☐ | 3 ☐ |
| k Residence Facilities | 1 ☐ | 2 ☐ | 3 ☐ |
| l Other | 1 ☐ | 2 ☐ | 3 ☐ |

## Part D- Income & Ethnicity

28. Please check your 1980 income level. Use your own 1980 gross (total) income from all sources, combined with that of your husband or wife if applicable.

- 00 ☐ $0
- 01 ☐ $1-$1,000
- 02 ☐ $1,001-$5,000
- 03 ☐ $5,001-$10,000
- 04 ☐ $10,001-$15,000
- 05 ☐ $15,001-$20,000
- 06 ☐ $20,001-$25,000
- 07 ☐ $25,001-$35,000
- 08 ☐ $35,001-$45,000
- 09 ☐ $45,001-$60,000
- 10 ☐ More than $60,000

29. How many people were supported by the income in #28 during 1980? (Please answer this question even if you did not answer #28.) ☐

30. Please check your parent(s)' or guardian's 1980 income level. Estimate 1980 gross (total) income from all sources.

- 00 ☐ $0
- 01 ☐ $1-$1,000
- 02 ☐ $1,001-$5,000
- 03 ☐ $5,001-$10,000
- 04 ☐ $10,001-$15,000
- 05 ☐ $15,001-$20,000
- 06 ☐ $20,001-$25,000
- 07 ☐ $25,001-$35,000
- 08 ☐ $35,001-$45,000
- 09 ☐ $45,001-$60,000
- 10 ☐ More than $60,000

31. How many people were supported by the income in #30 during 1980? (Please answer this question even if you did not answer #30.) ☐

32. In general, what income level do you consider yourself?

- 1 ☐ Low
- 2 ☐ Middle
- 3 ☐ High

33. Ethnic background

- 1 ☐ American Indian
- 2 ☐ Asian
- 3 ☐ Black
- 4 ☐ Caucasian
- 5 ☐ Hispanic
- 6 ☐ Other

☐ THANK YOU FOR YOUR ANSWERS. PLEASE RETURN THE QUESTIONNAIRE IMMEDIATELY EVEN IF YOU HAVE NOT ANSWERED EVERY QUESTION ☐

New York State
Higher Education
Services Corporation
Albany NY 12255

# Registrar Questionnaire

Please supply the following information for each student in the sample. Put the number of each appropriate answer in the corresponding box on the separate Registrar Questionnaire Answer Sheet. Students should appear in the same order as on the Registrar Turn-Around Document.

If it is more convenient for you to supply the Registrar Questionnaire information in computerized form, a printout or tape plus layout may be submitted instead of the Registrar Questionnaire Answer Sheet(s). Call Marilyn Sango at (518) 474-3144 for tape specifications.

Enter Spring information only if it DIFFERS from Fall information.

1) Survey ID #
Enter the student's 13-digit Survey ID # constructed as described in the Registrar Turn-Around Document Instructions.

2) Matriculation Status
Matriculated = 1 Non-Matriculated = 2

3) Program Type if Matriculated

| | | | |
|---|---|---|---|
| Diploma | = 1 | First Professional (MD,DD,JD,etc) | = 5 |
| Certificate | = 2 | Masters Degree | = 6 |
| Associate Degree | = 3 | Doctoral Degree | = 7 |
| Baccalaureate Degree | = 4 | Other | = 8 |

4) Credit or Contact Hours Attempted Fall Semester and Spring Semester (if applicable) Please enter a 2-digit number; 6 credits = 06.

5) Year (or Level) of Postsecondary Education

| | | | |
|---|---|---|---|
| Freshman | = 1 | Senior or 4th Year | = 4 |
| Sophomore or 2nd Yr. | = 2 | 5th Year Undergraduate | = 5 |
| Junior or 3rd Year | = 3 | Graduate | = 6 |

6) Postsecondary Credits Accumulated Prior to Fall 1981 Semester
Please enter a 3-digit number from 000 to 150. Count only graduate credits for students now at the graduate level (Examples on next page).

7) Comment regarding Fall and/or Spring Semester.
Please enter the code in the box for the semester to which the comment applies.
Not Registered = 1
Withdrew = 2
Graduated = 3
Other = 9 (Explain other comment on the back of the Answer Sheet, indicating the student's Survey ID#).

New York State
Higher Education
Services Corporation
Albany NY 12255

# Registrar Questionnaire Answer Sheet

Survey ID# 1 [ ][ ][ ][ ][ ][ ][ ] - [ ] - [ ][ ][ ][ ][ ] 13

Matric Fall 14 [ ] Spring 15 [ ] Program Type Fall 16 [ ] Spring 17 [ ]

Credit Load Fall 18 19 [ ][ ] Spring 20 21 [ ][ ] Level or Year Fall 22 [ ] Spring 23 [ ]

Postsec. Credits Accum. 24 26 [ ][ ][ ] Comment Fall 27 [ ] Spring 28 [ ]

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Survey ID# 1 [ ][ ][ ][ ][ ][ ][ ] - [ ] - [ ][ ][ ][ ][ ] 13

Matric Fall 14 [ ] Spring 15 [ ] Program Type Fall 16 [ ] Spring 17 [ ]

Credit Load Fall 18 19 [ ][ ] Spring 20 21 [ ][ ] Level or Year Fall 22 [ ] Spring 23 [ ]

Postsec. Credits Accum. 24 26 [ ][ ][ ] Comment Fall 27 [ ] Spring 28 [ ]

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Survey ID# 1 [ ][ ][ ][ ][ ][ ][ ] - [ ] - [ ][ ][ ][ ][ ] 13

Matric Fall 14 [ ] Spring 15 [ ] Program Type Fall 16 [ ] Spring 17 [ ]

Credit Load Fall 18 19 [ ][ ] Spring 20 21 [ ][ ] Level or Year Fall 22 [ ] Spring 23 [ ]

Postsec. Credits Accum. 24 26 [ ][ ][ ] Comment Fall 27 [ ] Spring 28 [ ]

APPENDIX B

## Distribution of Aid Recipients (Any Program)

| Level of Study and Type of Institution | FULL-TIME Total Sample | FULL-TIME Number Receiv. Aid | FULL-TIME Percent Util. Aid | PART-TIME Total Sample | PART-TIME Number Receiv. Aid | PART-TIME Percent Util. Aid | TOTAL Total Sample | TOTAL Number Receiv. Aid | TOTAL Percent Util. Aid |
|---|---|---|---|---|---|---|---|---|---|
| Undergraduate | 4599 | 3514 | 76% | 2100 | 447 | 21% | 6699 | 3961 | 59% |
| CUNY - Senior Col. | 704 | 545 | 77% | 303 | 97 | 25% | 1087 | 642 | 59% |
| CUNY - Comm. Col. | 275 | 227 | 83 | 213 | 81 | 38 | 488 | 308 | 63 |
| SUNY - State-Op. | 1159 | 889 | 77 | 434 | 52 | 12 | 1593 | 941 | 59 |
| SUNY - Comm. Col. | 606 | 388 | 64 | 505 | 66 | 13 | 1111 | 454 | 41 |
| INDEPENDENT 4 | 1551 | 1203 | 78 | 511 | 123 | 24 | 2062 | 1326 | 64 |
| INDEPENDENT 2 | 83 | 67 | 81 | 28 | 12 | 43 | 111 | 79 | 71 |
| DEGREE OTHER | 90 | 80 | 89 | 13 | 4 | 31 | 103 | 84 | 82 |
| NON-DEGREE OTHER | 131 | 115 | 88 | 13 | 12 | 92 | 144 | 127 | 88 |
| Graduate | 509 | 333 | 65% | 831 | 164 | 20% | 1340 | 497 | 37% |
| CUNY | 40 | 19 | 48 | 117 | 19 | 16 | 157 | 38 | 24 |
| SUNY | 155 | 105 | 68 | 173 | 24 | 14 | 328 | 129 | 39 |
| INDEPENDENT | 314 | 209 | 67 | 541 | 121 | 22 | 855 | 330 | 39 |
| GRAND TOTAL | 5108 | 3847 | 75% | 2931 | 611 | 21% | 8039 | 4458 | 55% |

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## TAP Utilization Rates

| Sector | FT Enrollments (1) Fall 1981 | TAP Recips. (2) Fall 1981 | Rate | FT (3) Sample Members | TAP (3) Recips. | Rate |
|---|---|---|---|---|---|---|
| **Undergraduates** | | | | | | |
| CUNY - Senior Colleges | 70,520 | 45,088 | 64% | 761 | 508 | 67% |
| CUNY - Community Colleges | 30,924 | 25,943 | 84% | 338 | 270 | 80% |
| SUNY - State Operated | 133,159 | 61,433 | 46% | 1,168 | 482 | 41% |
| SUNY - Community Colleges | 92,702 | 44,785 | 48% | 632 | 274 | 43% |
| INDEPENDENT - 4 Year | 212,133 | 86,572 | 41% | 1,561 | 590 | 38% |
| INDEPENDENT - 2 Year | 9,823 | 5,359 | 55% | 84 | 40 | 48% |
| DEGREE - OTHER | 19,313 | 11,699 | 61% | 89 | 59 | 66% |
| | 568,574 | 280,879 | 49% | 4,633 | 2,223 | 48% |
| **Graduates** | | | | | | |
| CUNY | 4,743 | 1,226 | 26% | 44 | 12 | 27% |
| SUNY | 15,528 | 4,756 | 31% | 159 | 41 | 26% |
| INDEPENDENT | 48,856 | 8,759 | 18% | 318 | 45 | 14% |
| | 69,127 | 14,741 | 21% | 521 | 98 | 19% |

(1) Fall 1981 enrollment data from NYSED's College and University Enrollment, New York State Fall 1981. Regents External Degree candidates are not included in this table.

(2) TAP recipient counts from NYSHESC fall semester 1981, run 08/28/82. Excludes recipients in the Regents External Degree Program.

(3) Includes TAP recipients identified by Registrars as part-time according to credit load. Remedial (undergraduate) or thesis (graduate) work is counted toward full-time attendance. Determination of recipient counts included verification through HESC Files.

## GSL Utilization Rates

### Undergraduates

| Sector | FT + PT Enrollments Fall 1981 (1) | GSL Approvals 1981 (2) | Rate | FT + PT Sample Members | GSL Recips. (4) | Rate |
|---|---|---|---|---|---|---|
| CUNY - Senior Colleges | 108,157 | 19,845 | 18% | 1,087 | 158 | 15% |
| CUNY - Community Colleges | 48,331 | 7,137 | 15% | 488 | 65 | 13% |
| SUNY - State Operated | 165,731 | 83,857 | 51% | 1,456 (3) | 686 | 47% (3) |
| SUNY - Community Colleges | 181,591 | 38,394 | 21% | 1,111 | 222 | 20% |
| INDEPENDENT - 4 Year | 278,207 | 125,709 | 45% | 2,062 | 811 | 39% |
| INDEPENDENT - 2 Year | 13,317 | 6,220 | 47% | 111 | 36 | 32% |
| DEGREE - OTHER | 25,201 | 12,045 | 48% | 103 | 45 | 44% |
| | 820,535 | 293,207 | 36% | 6,418 (3) | 2,024 | 32% (3) |

### Graduates

| | | | | | | |
|---|---|---|---|---|---|---|
| CUNY | 16,742 | 3,843 | 23% | 157 | 28 | 18% |
| SUNY | 32,419 | 10,552 | 33% | 328 | 105 | 32% |
| INDEPENDENT | 120,297 | 41,371 | 34% | 855 | 262 | 31% |
| | 169,458 | 55,766 | 33% | 1,340 | 395 | 29% |

(1) Fall 1981 enrollments from NYSED's College and University Enrollment, New York State Fall 1981. Regents External Degree candidates are not included in these counts.

(2) GSL approval counts are from NYSHESC 603 Report, 08/16/82. Excludes Regents External.

(3) Excludes 137 part-time Regents External Degree candidates.

(4) Recipients were determined using FAO responses if GSL utilization was indicated. Where no GSL was indicated by the FAO, HESC GSL data on the Survey database was searched and the sample member counted as a recipient if HESC data showed a GSL disbursal.